



Kentucky's Healthcare Connection

eHealth Summit 2015

kynect Open Enrollment 2016 Update

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&

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Overview:

The Marketplace

Insurance Market

Outcomes

Open Enrollment 2016

System Enhancements



Overview

Overview: The Marketplace

Overview of kynect:

- State-based Marketplace
- Submitted an Exchange Blueprint to Department of Health & Human Services (HHS) in December 2012
- Governance: State Agency
- Medicaid Expansion in May 2013
- Built a Completely Integrated System



kynect Advisory Board

- 21 member board with 6 subcommittees

Qualified Health Plan

- **Deborah Moessner**
- President of Anthem Blue Cross And Blue Shield Kentucky
- Louisville, KY

SHOP

- **Jeff Bringardner**
- Regional Vice-President, Market Development Humana
- Louisville, KY

Education and Outreach

- **David Allgood**
- Director of Advocacy at Center for Accessible Living
- Louisville, KY

Dental and Vision

- **Dr. Joe Ellis, OD**
- Doctor of Optometry
- Benton, KY

Behavioral Health

- **Julie Paxton**
- In House Counsel at Mountain Comprehensive Care Center
- Prestonsburg, KY

Agent and Navigator

- **Marcus Woodward**
- Licensed Agent
- Ashland, KY

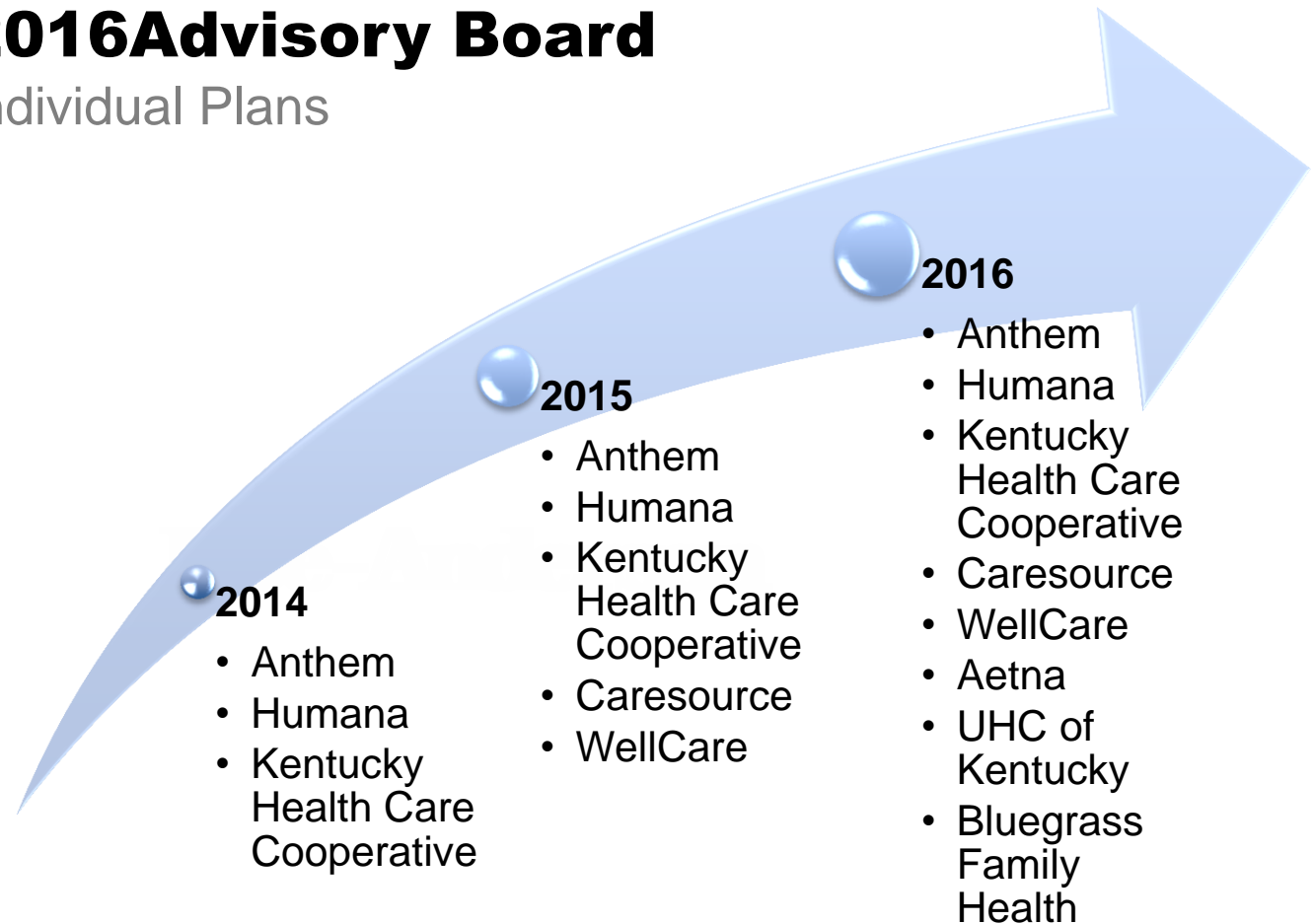


Insurance Market

kynect Issuer Participation 2014-2016

Advisory Board

Individual Plans



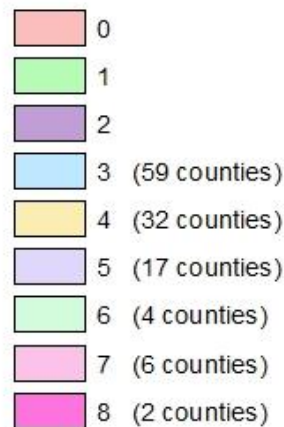
Small Employer Group (SHOP) Plans

- Anthem
- Bluegrass Family Health
- Kentucky Health Cooperative
- UHC of Kentucky

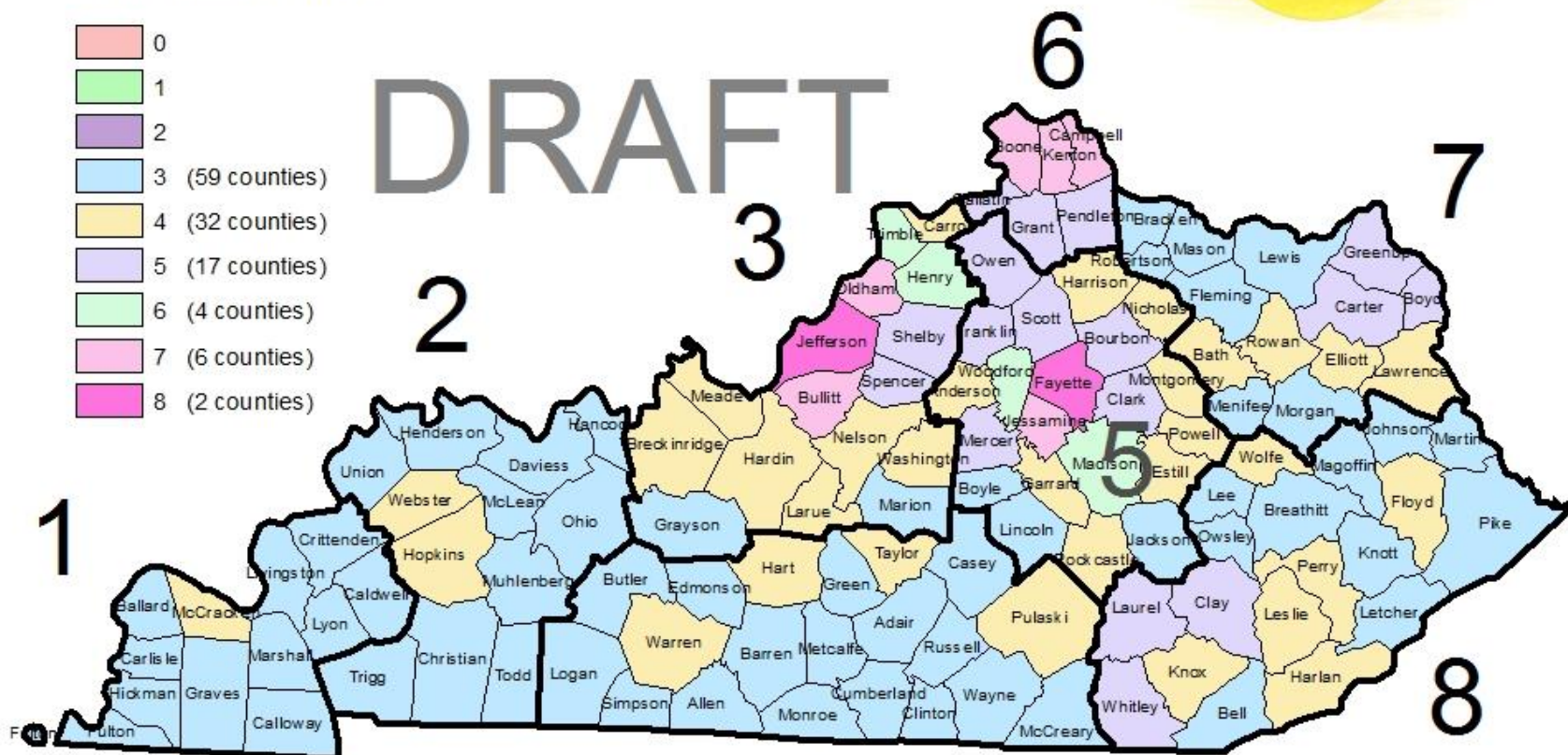
2016 Individual Medical Issuers

Number of Issuers Offering Plans in Each County

Number of Issuers



DRAFT



* No Plan Has Been Certified Yet for 2016.



Outcomes

Second Largest Decrease in Uninsured in the Country

- From 20.4% to 9.8%
- 52 % reduction in the rate of uninsured Kentuckians

States With Largest Reductions in Percentage Uninsured, 2013 vs. 2014

"Do you have health insurance coverage?" (% No)

	% Uninsured, 2013	% Uninsured, 2014	Change in uninsured (pct. pts.)	Medicaid expansion AND state exchange/ partnership in 2014
Arkansas	22.3	11.4	-11.1	Yes
Kentucky	20.4	9.8	-10.6	Yes
Oregon	19.4	11.7	-7.7	Yes
Washington	16.8	10.1	-6.7	Yes
West Virginia	17.6	10.9	-6.7	Yes
California	21.6	15.3	-6.3	Yes
Connecticut	12.3	6.0	-6.3	Yes
Colorado	17.0	11.2	-5.8	Yes
Maryland	12.9	7.8	-5.1	Yes
Montana	20.7	15.8	-4.9	No
New Mexico	20.2	15.3	-4.9	Yes

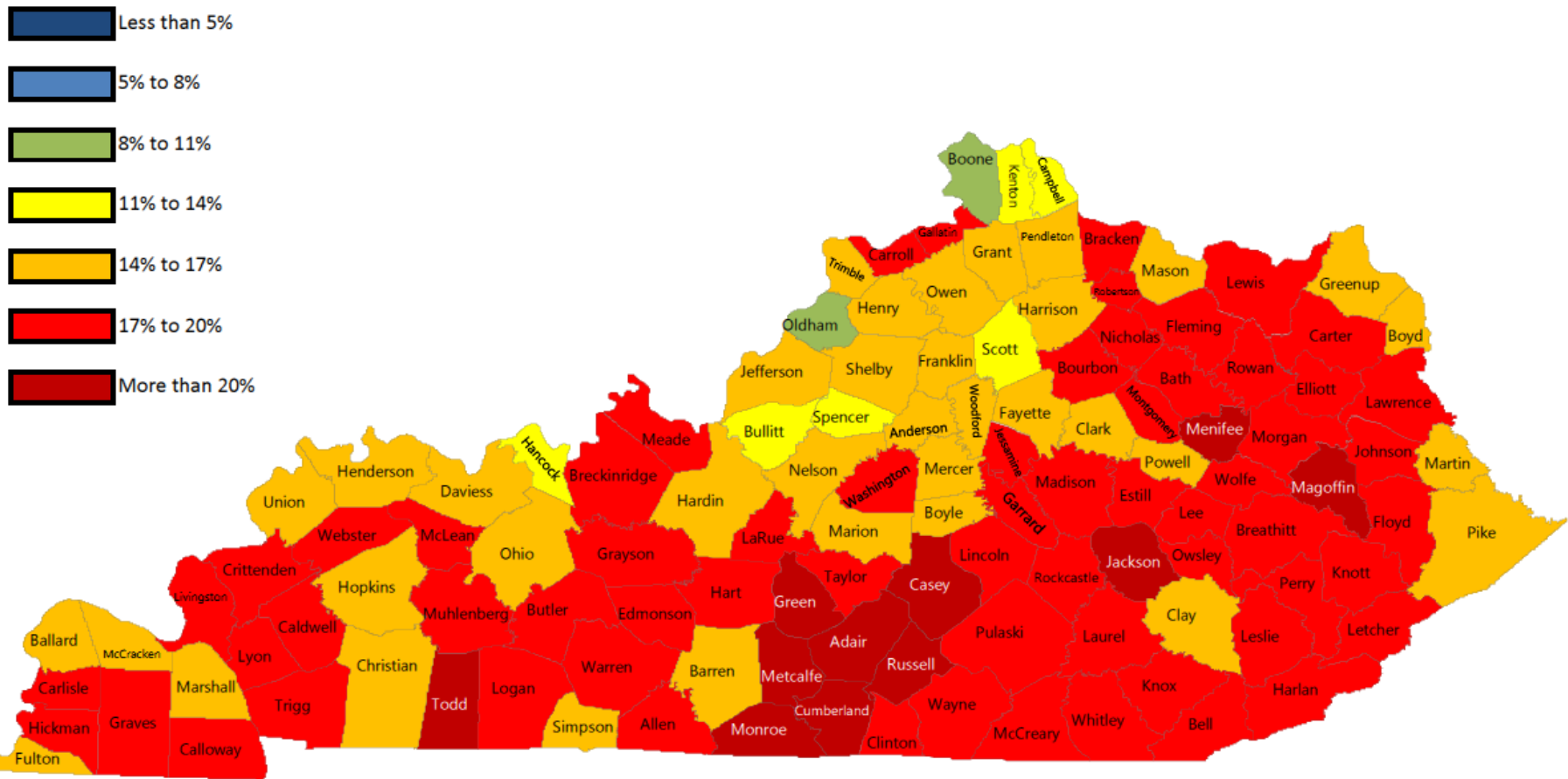
Gallup-Healthways Well-Being Index

Last year Kentucky had the biggest decline among the 50 states in percentage of people without health insurance. The percentage of uninsured people in Kentucky dropped from 14.3 percent in 2013 to 8.5 percent in 2014, a drop of 5.8 percentage points.



Impact: Prior to the ACA

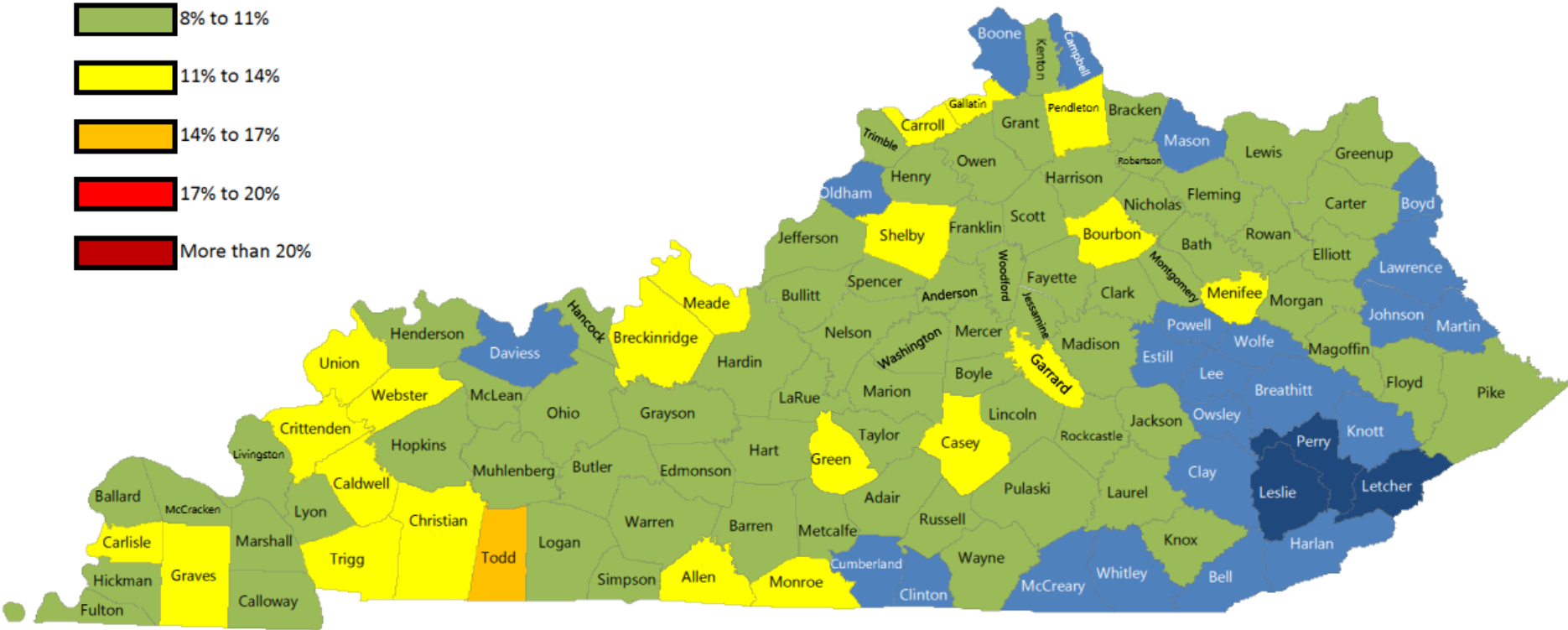
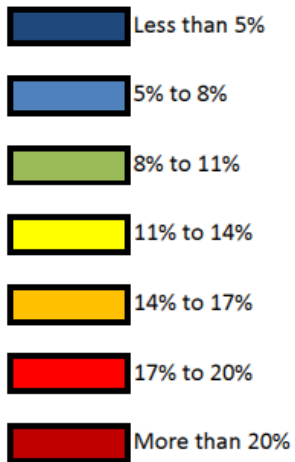
Percentage of the Population Under 65 that was Uninsured Prior to ACA
[2012 Small Area Health Insurance Estimates]



Impact: After the ACA

Potential Percentage of the Population Under 65 that is Uninsured

[Assumes 75% of New Enrollees were previously uninsured]



After Two Open Enrollment Periods

- Successful IT Infrastructure
- Significantly more insured
- Individuals using healthcare
- Increased provider payment
- Decrease in uncompensated care
- Increased competition

This puts the Marketplaces in a very unique position to begin to really encourage quality and cost-effectiveness of health care in the individual and small group markets.





Open Enrollment 2016

Passive Renewal

- Individuals who are currently enrolled in a plan that will continued to be offered in 2016 will be passively renewed into that plan
- They will have the option to change that plan if they wish at anytime during the open enrollment period
- Some individuals are not eligible to be passively renewed and will receive notice that they need to actively choose a new plan for 2016 (e.g. age off of parents plan, age out catastrophic plan, plan no longer offered, multiple tax household, lack of consent)



Retail Store

Success in 2014

- 7,592 visitors
- 5,938 applications for new coverage



Two Locations in 2015

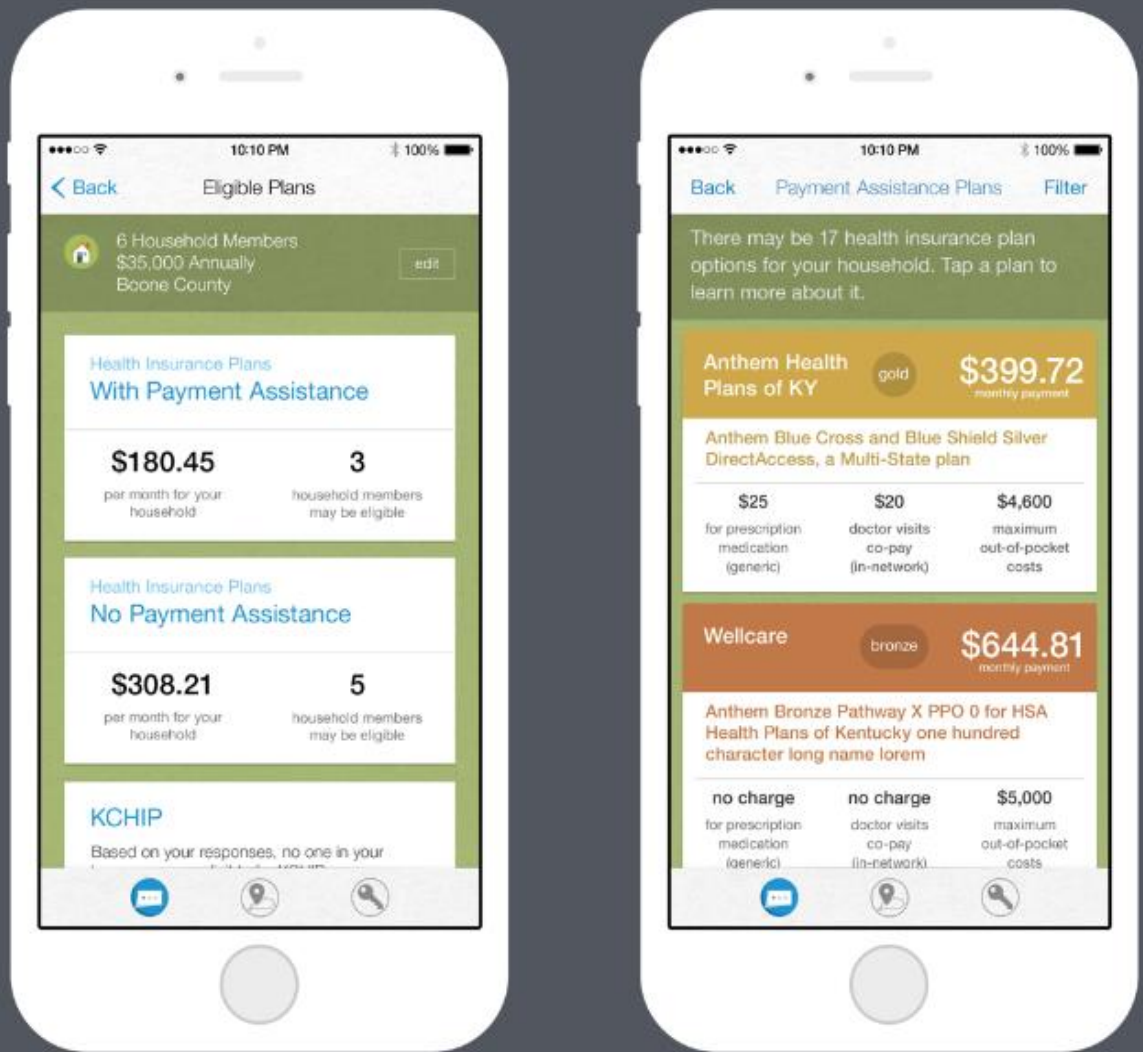
- Lexington
- Louisville

Overview

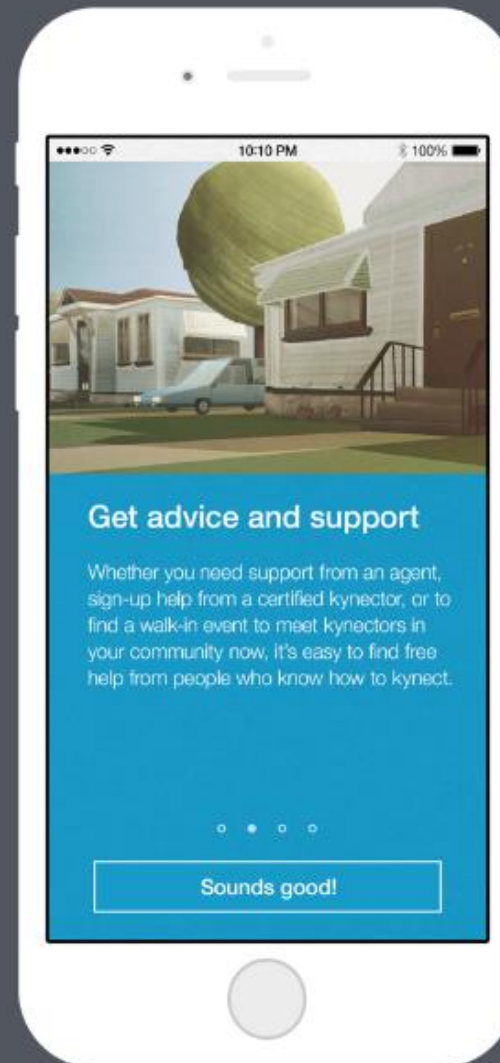
- Bringing the health benefit exchange into “the hands” of individual consumers, agents, assisters, employers, and communities!
- Enrollment Start to Finish – Users will be able to login/create an account, complete an application, and enroll in a plan via the mobile and tablet app.
- New Intuitive Process – Users will be presented with a new conversational flow that will provide them with a streamlined process including contextual help along the way.
- Target Audiences – There will be increased functionality for all user; citizens, kynectors, and agents.
- SHOP Functionality – SHOP functionality for employers, kynectors, and agents will be included in the tablet app.



Mobile & Tablet Apps



Mobile & Tablet Apps





System Enhancements

Enhancements

- The agent portal provides health insurance agents with a customer management and proposal sales tool to help manage and create new business in kynect.
- The agent portal provides the functionality to quickly manage existing customers as well as initiate common tasks.
- The agent can intake new clients, browse plans, access KHBE resources, generate useful reports, create proposals, and view all incoming KHBE notifications.
- In addition to the provided functionality, agents may choose to serve as an agent back-up to do work on behalf of another agent.



Agent Portal



My AccountHelp

Welcome Guest | Log In | About | Help

OverviewBook Of BusinessMy QuotesMy Backups*!*MessagesSettings

Quick Links

[Initiate an Application for Individual](#)
[Initiate an Application for Employer](#)
[Pre-Screening \(Individual\)](#)
[Pre-Screening \(Employer\)](#)
[Kentucky DOI](#)
[APTC Calculator](#)
[Training Material](#)
[Issuer Websites](#)

[Anthem](#)
[Best Life and Health](#)
[Bluegrass Family Health](#)
[Dentegra](#)
[Guardian Life Insurance](#)
[Humana](#)
[Kentucky Health Co-op](#)
[United Healthcare](#)

Reports
[Agent Case Notes](#)
[Prospect Template \(Individual\)](#)
[Prospect Template \(Employer\)](#)

My Clients

	SHOP	Individual
Current	10	14
Past	3	11
Prospects Added In The Last Month	19	10

[View More](#)

My Policies

Active	175
Termed	43
Pending	123
Average Age Of Policies	2
Expire RFI	10
RFI About To Expire In A Week	8

[View More](#)

My Prospects

	SHOP	Individual
Current Prospects	20	11
Abandoned Prospects	30	13
Prospects Added In The Last Month	30	13



[View More](#)

My Quotes

In Progress	175
Ready	43
Submitted	123
Accepted	24

[View More](#)

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    Build Number : 1.0.0.0

Contact Us | www.healthbenefitexchange.ky.gov | 1-855-4kynect (459-6328)

Enhancements

- The Issuer Portal is a self-service, one-stop shop that provides Issuers with the ability to directly access kynect consumer data related to account management, enrollment, and informational resources.
- There are six modules within the Issuer Portal:
 - Issuer Account Management
 - Member Lookup
 - EDI Transactions
 - Plan Management
 - Special Requests and Inquiries
 - Reports
- Not all users will have access to all modules. Issuer Admin and State Issuer Portal Relationship Manager (IPRM) Admin can determine which modules users have access to:
- In the Issuer Portal, you will be able to:
 - Search for and view enrollment information on your members
 - Search for EDI transactions using Enrollment IDs
 - View EDI transactions and files associated with specific enrollments
 - Create special request and inquiry tickets
 - Generate reports based on desired criteria



Summary: Issue to Impact

The Issuer Portal's functionality reduces the operational challenges identified in 2014 through reduced correspondence cycles, expedited reconciliation, and transparent analytics.

Challenges

Request resolution frequently requires correspondence cycles

- Member data reconciliation
- Member discrepancy resolution
- Policy and companion guide updates
- Regulatory insights

Health exchange system integration data transfer discrepancies necessitate reconciliation

- Transaction files and status
- Plan composition validation
- CMS 'Plan B' reporting for Issuer reimbursements

Analytical data is not transparent between KHBE and Issuers

- Issuer-related management reports

Issuer Portal

Issuer Account Management

Member Lookup

EDI Transactions

Reports

Plan Management

Resources

Special Requests and Inquiries

Impacts

Reduced correspondence cycles for issue resolution

- Reduces response times through self-service capabilities
- Provides push notifications for artifact and policy updates

Expedited reconciliation

- Facilitates reconciliation and with 'point in time' member data
- Provides file transfer confirmation
- Expedites plan design discrepancy reconciliation

Transparent analytics

- Aggregates enrollment data to understand operational trends, pain points, etc.



Shopping 3.0

Intelligent & Informed Shopping

The objective of a decision support system is to provide an intelligent & informed shopping framework to help the user identify the best over all plan offered on kynect, tailored to user's unique circumstances

Intelligent & Informed Shopping Framework

Provider Selection

Filter plans by doctors and hospitals used by family members

Annual Medical Cost Forecast (AMCF)

Coverage Cost

- Annual premium
- Minus available premium tax credit

Prescriptions Cost (out of pocket)

- Generics vs. branded drugs
- Dosage
- Recurring vs. non-recurring

Care Cost (out of pocket)

- Doctor visits (Primary and specialist)
- Hospital care (in-patient and out-patient)
- Procedures
- Other medical services

Incident Cost Forecast (ICF)

Total out of pocket cost after insurance coverage

Scope & Timeline Considerations

Actuarial Analytics	<p>The proposed analytics are critical to be objective and accurate while determining the Annual Medical Cost Forecast.</p>
System Components	<p>The following systems are impacted:</p> <ul style="list-style-type: none">○ Self Service Portal<ul style="list-style-type: none">▪ Citizen Experience▪ Contact Center Experience▪ Agent/Kynector Experience○ Worker Portal○ Mobile
Markets	<p>The following markets are impacted:</p> <ul style="list-style-type: none">○ Individual market○ Small group market
Timeline	<p>Please consider the most important system components & markets to address for 2016 open enrollment</p>



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